



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** UMPQUA HOLDINGS CORPORATION

**City/State** PORTLAND, OR

## Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 30,135,694

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**UMPQUA HOLDINGS CORPORATION**  
**ONE SOUTHWEST COLUMBIA STREET, S-1200**  
**PORTLAND, OR 97204**

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BHC Name

City/State

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	30,616,830	29,713,997	30,213,706	29,159,574	27,964,825
Net income (\$000)	169,748	223,880	420,300	-1,523,420	354,095
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.15	2.67	84	3.07	2.65	79	3.08	2.60	83	3.06	2.77	70	3.33	3.01	61
+ Non-interest income	0.90	0.96	54	1.33	1.11	66	1.17	1.04	61	1.39	1.21	63	0.91	1.32	38
- Overhead expense	2.36	2.17	72	2.53	2.24	73	2.52	2.17	79	8.77	2.57	98	2.56	2.69	48
- Provision for credit losses	0.15	0.09	74	-0.15	-0.15	42	-0.14	-0.09	36	0.66	0.51	75	0.26	0.15	80
+ Securities gains (losses)	0	0	66	0	0.01	43	0	0.01	35	0	0.02	31	-0.03	0.01	2
+ Other tax equivalent adjustments	0	0	12	0	0	13	0	0	46	0	0	48	0	0	77
= Pretax net operating income (tax equivalent)	1.50	1.40	60	2.02	1.79	67	1.87	1.66	71	-4.97	1.04	1	1.70	1.56	60
Net operating income	1.11	1.06	58	1.51	1.36	66	1.39	1.26	69	-5.22	0.81	1	1.27	1.19	53
Net income	1.11	1.06	58	1.51	1.35	66	1.39	1.26	69	-5.22	0.82	1	1.27	1.19	53
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.41	3.12	69	3.40	3.14	61	3.36	3.06	69	3.76	3.55	63	4.67	4.41	69
Interest expense	0.10	0.24	17	0.19	0.27	34	0.15	0.25	26	0.48	0.52	52	0.86	1.08	34
Net interest income (tax equivalent)	3.30	2.88	77	3.21	2.85	72	3.22	2.80	77	3.29	3.01	65	3.81	3.33	72
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.10	0.08	68	0.28	0.13	81	0.20	0.11	77	0.32	0.27	67	0.29	0.21	73
Earnings coverage of net loan and lease losses (X)	21.31	-9.51	54	8.95	4.52	33	11.66	39.72	31	-17.78	22.91	3	9.06	24.40	35
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.07	1.17	43	1.26	1.39	43	1.10	1.23	40	1.51	1.58	51	0.74	0.83	41
Allowance for loan and lease losses / Total loans and leases	1.06	1.15	43	1.24	1.37	43	1.08	1.20	39	1.46	1.55	47	0.73	0.81	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.41	5	0.09	0.63	4	0.09	0.49	8	0.15	0.71	5	0.14	0.57	8
30-89 days past due loans and leases / Total loans and leases	0.14	0.32	33	0.14	0.27	33	0.14	0.32	28	0.32	0.39	51	0.20	0.43	23
<b>Liquidity and Funding</b>															
Net noncore funding dependence	1.23	3.09	48	-4.55	-1.82	43	-5.38	-2.33	41	0.40	3.20	45	10.87	14.45	37
Net short-term noncore funding dependence	0.82	-1.79	60	-5.36	-8.21	55	-5.94	-7.71	52	-0.36	-4.76	65	6.68	3.38	54
Net loans and leases / Total assets	80.97	61.60	94	73.61	59.81	86	73.95	58.67	85	75.99	61.58	89	74.71	63.77	79
<b>Capitalization</b>															
Tier 1 leverage ratio	9.32	9.08	63	9.16	9.11	54	9.01	8.98	57	8.98	9.13	47	9.16	9.76	40
Holding company equity capital / Total assets	8.36	10.04	21	9.13	10.88	21	8.97	10.71	25	9.25	11.16	24	14.95	12.43	81
Total equity capital (including minority interest) / Total assets	8.36	10.14	20	9.13	11.01	20	8.97	10.82	23	9.25	11.29	22	14.95	12.57	80
Common equity tier 1 capital / Total risk-weighted assets	10.96	11.90	38	12.40	12.69	51	11.58	12.42	39	12.31	12.38	54	11.20	12.17	34
Net loans and leases / Equity capital (X)	9.69	6.22	93	8.06	5.51	91	8.24	5.53	91	8.21	5.58	89	5	5.21	48
Cash dividends / Net income	53.91	34	87	41.57	25.30	84	43.99	28.27	82		42.30		52.52	33.12	82
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	-0.49	7.91	23	2.16	9.29	26	4.81	10.50	28	1.35	16.68	10	7.08	9.26	54
Equity capital	-8.97	-0.29	30	8.98	9.31	64	1.65	7.46	25	-37.31	6.99	1	6.35	10.49	42
Net loans and leases	9.45	11.87	49	-2.74	0.79	43	1.98	3.36	50	3.09	9.07	30	5.42	9.10	47
Noncore funding	-31.66	10.50	8	-53.44	-23.76	13	-51.46	-14.79	7	-36.72	-12.18	21	11.82	6.59	65
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	110.86	103.92	79	108.91	103.07	81	104.63	103.22	64	108.85	102.81	82	107.08	103.22	73
Cash from ops + noncash items + op expense / Op expense + dividends	97.74	116.54	38	109.09	130.64	44	203.17	154.48	71	107.21	147.24	30	109.98	190.27	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	441,295	435,059	871,091	928,726	1,022,144	1.43	9.38
Income from lease financing receivables.....	10,140	11,536	23,782	27,225	33,866	-12.10	-43.47
Fully taxable income on loans and leases.....	442,763	439,035	880,100	939,436	1,038,732	0.85	6.94
Tax-exempt income on loans and leases.....	8,672	7,560	14,773	16,515	17,278	14.71	18.07
Estimated tax benefit on income on loans and leases.....	2,371	2,068	4,040	4,517	4,725	14.65	-22.34
Income on loans and leases (tax equivalent).....	453,806	448,663	898,913	960,468	1,060,735	1.15	6.92
Investment interest income (tax equivalent).....	39,438	31,487	67,375	54,881	64,725	25.25	11.63
Interest on balances due from depository institutions.....	4,272	1,398	3,864	4,739	14,180	205.58	127.23
Interest income on other earning assets.....	205	1,095	1,917	3,234	3,119	-81.28	-77.52
Total interest income (tax equivalent).....	497,721	482,643	972,069	1,023,322	1,142,759	3.12	7.60
Interest on time deposits of \$250K or more.....	1,408	4,318	5,657	18,850	23,772	-67.39	-60.33
Interest on time deposits < \$250K.....	1,886	9,163	12,936	55,026	73,750	-79.42	-79.89
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,637	4,214	8,558	26,324	70,419	10.04	-37.01
Interest on other borrowings and trading liabilities.....	7,377	8,875	15,245	29,909	42,501	-16.88	-54.35
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	15,308	26,570	42,396	130,109	210,442	-42.39	-58.00
Net interest income (tax equivalent).....	482,413	456,073	929,673	893,213	932,317	5.78	13.22
Non-interest income.....	137,490	198,216	352,880	405,027	254,508	-30.64	7.10
Adjusted operating income (tax equivalent).....	619,903	654,289	1,282,553	1,298,240	1,186,825	-5.26	11.80
Overhead expense.....	361,915	376,619	759,875	2,557,560	714,949	-3.90	-1.17
Provision for credit losses.....	23,496	-22,996	-42,651	191,875	72,515		5.23
Securities gains (losses).....	2	4	8	190	-7,184	-50.00	-93.94
Other tax equivalent adjustments.....	-1	-1	0	0	1		
Pretax net operating income (tax equivalent).....	229,757	299,967	563,827	-1,450,236	475,653	-23.41	38.41
Applicable income taxes.....	56,889	73,193	137,860	67,000	114,808	-22.28	-2.37
Tax equivalent adjustments.....	3,120	2,894	5,667	6,184	6,750	7.81	-36.53
Applicable income taxes (tax equivalent).....	60,009	76,087	143,527	73,184	121,558	-21.13	-5.03
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	169,748	223,880	420,300	-1,523,420	354,095	-24.18	65.10
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	169,748	223,880	420,300	-1,523,420	354,095	-24.18	65.10
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	169,748	223,880	420,300	-1,523,420	354,095	-24.18	65.10
Investment securities income (tax equivalent).....	39,438	31,487	67,375	54,881	64,725	25.25	11.63
US Treasury and agency securities (excluding mortgage-backed securities).....	8,459	7,409	15,330	14,675	6,206	14.17	
Mortgage-backed securities.....	25,791	19,176	42,211	30,109	46,743	34.50	-9.90
All other securities.....	5,188	4,902	9,834	10,097	11,776	5.83	-22.63
Cash dividends declared.....	91,518	93,067	184,871	139,532	185,967	-1.66	29.17
Common.....	91,518	93,067	184,871	139,532	185,967	-1.66	29.17
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.25	2.90	74	3.25	2.92	70	3.22	2.85	75	3.51	3.27	68	4.09	4	59
Less: Interest expense	0.10	0.22	21	0.18	0.25	37	0.14	0.23	27	0.45	0.48	53	0.75	0.98	34
Equals: Net interest income (tax equivalent)	3.15	2.67	84	3.07	2.65	79	3.08	2.60	83	3.06	2.77	70	3.33	3.01	61
Plus: Non-interest income	0.90	0.96	54	1.33	1.11	66	1.17	1.04	61	1.39	1.21	63	0.91	1.32	38
Equals: adjusted operating income (tax equivalent)	4.05	3.67	76	4.40	3.82	81	4.24	3.70	82	4.45	4.04	75	4.24	4.41	42
Less: Overhead expense	2.36	2.17	72	2.53	2.24	73	2.52	2.17	79	8.77	2.57	98	2.56	2.69	48
Less: Provision for credit losses	0.15	0.09	74	-0.15	-0.15	42	-0.14	-0.09	36	0.66	0.51	75	0.26	0.15	80
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	67	0	0.01	45	0	0.01	36	0	0.02	32	-0.03	0.01	2
Plus: other tax equivalent adjustments	0	0	12	0	0	13	0	0	46	0	0	48	0	0	77
Equals: Pretax net operating income (tax equivalent)	1.50	1.40	60	2.02	1.79	67	1.87	1.66	71	-4.97	1.04	1	1.70	1.56	60
Less: Applicable income taxes (tax equivalent)	0.39	0.33	75	0.51	0.41	75	0.48	0.38	79	0.25	0.23	55	0.43	0.36	73
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.11	1.06	58	1.51	1.36	66	1.39	1.26	69	-5.22	0.81	1	1.27	1.19	53
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.11	1.06	58	1.51	1.35	66	1.39	1.26	69	-5.22	0.82	1	1.27	1.19	53
Memo: Net income (last four quarters)	1.19	1.12	63	1.69	1.25	84	1.39	1.26	69	-5.22	0.82	1	1.27	1.19	54
Net income—BHC and noncontrolling (minority) interest	1.11	1.07	57	1.51	1.37	66	1.39	1.27	69	-5.22	0.83	1	1.27	1.20	53
<b>Margin Analysis</b>															
Average earning assets / Average assets	95.46	92.97	79	95.63	93.15	81	95.68	93.08	81	93.24	92.32	62	87.58	91.05	15
Average interest-bearing funds / Average assets	53.28	60.12	21	55.35	62.32	21	54.57	61.99	21	58.67	64.06	24	59.74	65.57	25
Interest income (tax equivalent) / Average earning assets	3.41	3.12	69	3.40	3.14	61	3.36	3.06	69	3.76	3.55	63	4.67	4.41	69
Interest expense / Average earning assets	0.10	0.24	17	0.19	0.27	34	0.15	0.25	26	0.48	0.52	52	0.86	1.08	34
Net interest income (tax equivalent) / Average earning assets	3.30	2.88	77	3.21	2.85	72	3.22	2.80	77	3.29	3.01	65	3.81	3.33	72
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.89	4.01	45	4	4.05	49	4.01	4.01	52	4.26	4.27	52	5.08	5.09	54
Interest-bearing bank balances	0.46	0.42	64	0.11	0.11	50	0.14	0.14	58	0.29	0.27	59	2.13	2.04	49
Federal funds sold and reverse repos	0	0.58	10	0	0.26	20	0	0.25	19	0	0.68	7	0	2.44	4
Trading assets	0.55	0.52	67	1.42	0.42	83	4.70	0.45	96	5.14	0.60	95	6.68	0.99	96
Total earning assets	3.38	3.09	70	3.38	3.11	64	3.34	3.04	69	3.74	3.51	62	4.64	4.36	69
Investment securities (tax equivalent)	2.11	1.85	74	1.91	1.80	58	1.91	1.77	63	1.85	2.25	21	2.23	2.76	5
US Treasury and agency securities (excluding mortgage-backed securities)	1.85	1.22	88	2.05	1.28	87	1.95	1.14	88	2.12	1.75	70	1.58	2.32	11
Mortgage-backed securities	1.98	1.78	68	1.68	1.56	61	1.72	1.57	66	1.65	2.05	18	2.18	2.61	6
All other securities	3.28	2.82	72	3.71	2.91	79	3.51	2.81	76	4.02	3.24	78	4.39	4.06	76
Interest-bearing deposits	0.10	0.20	27	0.23	0.24	55	0.18	0.21	49	0.65	0.53	65	1.12	1.10	56
Time deposits of \$250K or more	0.67	0.50	74	1.11	0.76	81	0.85	0.66	73	1.70	1.42	79	2.14	1.96	61
Time deposits < \$250K	0.30	0.44	31	1.06	0.72	82	0.82	0.62	73	2.03	1.36	94	2.20	1.82	72
Other domestic deposits	0.07	0.17	18	0.07	0.17	18	0.06	0.15	22	0.23	0.36	28	0.67	0.93	32
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.05	0.36	10	0.07	0.19	30	0.06	0.17	29	0.21	0.62	13	0.65	1.86	20
Other borrowed funds and trading liabilities	3.15	1.24	94	1.40	1.31	54	1.43	1.27	59	1.35	1.50	44	1.72	2.38	18
All interest-bearing funds	0.19	0.36	21	0.32	0.40	40	0.26	0.37	32	0.76	0.74	58	1.26	1.49	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	137,490	198,216	352,880	405,027	254,508
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	22,686	19,152	40,384	39,340	44,308
Trading revenue	-2,260	1,220	1,149	1,982	2,131
Investment banking fees and commissions	38	4,772	4,833	14,607	15,101
Insurance activities revenue	2,502	2,341	4,596	4,504	4,874
Venture capital revenue	0	0	0	0	0
Net servicing fees	60,874	7,024	31,904	-34,768	-265
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	35,528	113,523	173,968	313,529	111,060
Other non-interest income	18,122	50,184	96,046	65,833	77,299
Total overhead expenses	361,915	376,619	759,875	2,557,560	714,949
Personnel expense	223,253	245,061	479,179	478,095	416,178
Net occupancy expense	35,976	36,917	71,564	79,891	83,787
Goodwill impairment losses	0	0	0	1,784,936	0
Amortization expenses and impairment loss (other intangible assets)	2,051	2,260	4,520	4,986	5,618
Other operating expenses	100,635	92,381	204,612	209,652	209,366
Fee income on mutual funds and annuities	0	875	875	2,595	2,671
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,693	3,755	3,733	3,824	3,943
Average personnel expense per employee	60.45	65.26	128.36	125.02	105.55
Average assets per employee	8,290.50	7,913.18	8,093.68	7,625.41	7,092.27

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.35	11	0.44	2.15	33	0.25	2.17	29	0.64	2.02	35	1.05	2.72	36
Overhead expenses / Net Interest Income + non-interest income	58.68	59.40	45	57.82	59.03	40	59.51	59.28	46	197.94	62.28	97	60.58	61.29	51
<b>Percent of Average Assets</b>															
Total overhead expense	2.36	2.17	72	2.53	2.24	73	2.52	2.17	79	8.77	2.57	98	2.56	2.69	48
Personnel expense	1.46	1.20	80	1.65	1.25	85	1.59	1.21	87	1.64	1.30	80	1.49	1.41	57
Net occupancy expense	0.24	0.22	57	0.25	0.24	56	0.24	0.23	54	0.27	0.26	58	0.30	0.28	61
Other operating expenses	0.67	0.72	51	0.64	0.73	46	0.69	0.72	52	6.86	0.94	99	0.77	0.97	40
Overhead less non-interest income	1.47	1.19	72	1.20	1.10	51	1.35	1.10	71	7.38	1.25	98	1.65	1.32	72
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	58.38	58.92	47	57.56	58.45	42	59.25	58.83	48	197	61.82	97	60.24	60.64	53
Personnel expense	36.01	32.65	68	37.45	33.10	70	37.36	32.93	71	36.83	32.36	75	35.07	32.39	64
Net occupancy expense	5.80	6.14	43	5.64	6.33	38	5.58	6.23	37	6.15	6.58	41	7.06	6.52	62
Other operating expenses	16.56	19.36	27	14.46	18.60	19	16.31	19.18	32	154.02	22.28	97	18.11	21.20	36
Total non-interest income	22.18	25.40	48	30.29	28.18	60	27.51	27.67	56	31.20	28.83	58	21.44	29.23	37
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	3.66	3.45	51	2.93	3.19	44	3.15	3.27	44	3.03	3.27	44	3.73	3.88	46
Trading revenue	-0.36	0.45	9	0.19	0.72	57	0.09	0.62	57	0.15	1.28	49	0.18	1.18	46
Investment banking fees and commissions	0.01	2.25	17	0.73	2.52	32	0.38	2.58	26	1.13	2.46	44	1.27	3.54	42
Insurance activities revenue	0.40	0.36	72	0.36	0.37	70	0.36	0.36	69	0.35	0.41	70	0.41	0.47	71
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	9.82	1.38	93	1.07	0.55	80	2.49	0.60	88	-2.68	0.01	6	-0.02	0.28	10
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	5.73	1.51	93	17.35	3.83	94	13.56	3.30	94	24.15	3.92	96	9.36	1.86	96
Other non-interest income	2.92	9.09	12	7.67	9.26	47	7.49	9.27	44	5.07	9.65	26	6.51	10.04	30
Overhead less non-interest income	36.20	32.73	56	27.27	29.94	36	31.73	30.52	44	165.80	31.93	96	38.80	31.06	72
Applicable income taxes / Pretax net operating income (tax equivalent)	24.76	21.22	81	24.40	21.54	81	24.45	21.18	82		18.63		24.14	20.56	79
Applicable income tax + TE / Pretax net operating income + TE	26.12	23.38	78	25.37	23.10	77	25.46	22.67	82		21.18		25.56	23.23	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	19,256,274	16,483,578	17,522,625	16,076,768	16,590,824	16.82	37.01
Commercial and industrial loans	4,199,234	4,921,781	4,248,641	5,144,204	3,566,058	-14.68	57.99
Loans to individuals	177,189	203,321	184,494	294,399	409,462	-12.85	-75.36
Loans to depository institutions and acceptances of other banks	176	715	369	279	115	-75.38	
Agricultural loans	156,183	159,903	170,281	182,344	284,260	-2.33	-45.64
Other loans and leases	872,511	803,493	779,875	847,598	858,396	8.59	-17.18
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,661,567	22,572,791	22,906,285	22,545,592	21,709,115	9.25	31.37
Less: Allowance for loan and lease losses	261,111	279,887	248,412	328,401	157,629	-6.71	90.78
Net loans and leases	24,400,456	22,292,904	22,657,873	22,217,191	21,551,486	9.45	30.93
Debt securities that reprice or mature in over 1 year	3,403,222	3,457,681	3,854,067	2,914,411	2,774,025	-1.58	9.41
Mutual funds and equity securities	63,956	69,500	68,692	70,203	67,133	-7.98	3128.47
Subtotal	27,867,634	25,820,085	26,580,632	25,201,805	24,392,644	7.93	28.14
Interest-bearing bank balances	687,231	2,688,283	2,539,604	2,202,960	980,157	-74.44	132.22
Federal funds sold and reverse repos	1	2	2	2	1	-50.00	0.00
Debt securities that reprice or mature within 1 year	16,122	19,145	19,112	21,181	43,917	-15.79	-33.30
Trading assets	11,391	12,599	12,522	12,874	13,032	-9.59	-0.66
Total earning assets	28,582,379	28,540,114	29,151,872	27,438,822	25,429,751	0.15	29.45
Non-interest-bearing cash and due from depository institutions	315,257	397,232	221,756	359,035	383,777	-20.64	-1.49
Premises, fixed assets, and leases	245,377	257,759	244,323	270,919	294,225	-4.80	-3.05
Other real estate owned	1,868	181	1,869	1,810	3,295	932.04	-61.12
Investment in unconsolidated subsidiaries	158,288	132,536	149,707	122,511	102,177	19.43	285.53
Intangible and other assets	832,525	957,143	871,409	1,042,078	2,633,584	-13.02	-67.47
Total assets	30,135,694	30,284,965	30,640,936	29,235,175	28,846,809	-0.49	19.31
Quarterly average assets	30,592,380	30,112,368	30,868,339	29,298,853	28,981,387	1.59	23.39
Average loans and leases (YTD)	23,333,766	22,452,975	22,425,251	22,566,920	20,886,276	3.92	31.44
<b>Memoranda</b>							
Loans held-for-sale	228,889	429,052	353,105	766,225	513,431	-46.65	-49.29
Loans not held-for-sale	24,432,678	22,143,739	22,553,180	21,779,367	21,195,684	10.34	33.36
Real estate loans secured by 1-4 family	6,318,476	5,255,072	5,631,848	5,221,117	5,483,610	20.24	47.18
Commercial real estate loans	12,685,566	10,956,694	11,629,314	10,548,474	10,738,802	15.78	33.88
Construction and land development	1,794,898	1,585,825	1,636,731	1,604,664	1,501,588	13.18	64.69
Multifamily	4,846,298	3,617,938	4,095,117	3,405,274	3,564,807	33.95	63.31
Nonfarm nonresidential	6,044,370	5,752,931	5,897,466	5,538,536	5,672,407	5.07	11.57
Real estate loans secured by farmland	252,232	271,812	261,463	307,177	368,412	-7.20	-11.94
Total investment securities	3,483,300	3,546,326	3,941,871	3,005,795	2,885,075	-1.78	11.05
U.S. Treasury securities	128,465	0	89,038	0	0		
US agency securities (excluding mortgage-backed securities)	744,411	774,370	829,015	762,204	643,604	-3.87	
Municipal securities	292,107	278,124	330,784	279,510	261,094	5.03	-2.16
Mortgage-backed securities	2,254,361	2,424,332	2,624,342	1,893,878	1,913,244	-7.01	-20.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	63,956	69,500	68,692	70,203	67,133	-7.98	3128.47
Available-for-sale securities	3,416,707	3,473,950	3,870,435	2,932,558	2,814,682	-1.65	9.07
U.S. Treasury securities	128,465	0	89,038	0	0		
US agency securities (excluding mortgage-backed securities)	744,411	774,370	829,015	762,204	643,604	-3.87	
Municipal securities	292,107	278,124	330,784	279,510	261,094	5.03	-2.16
Mortgage-backed securities	2,251,724	2,421,456	2,621,598	1,890,844	1,909,984	-7.01	-20.49
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	747	814	769	848	1,003	-8.23	-29.06
Available-for-sale securities appreciation (depreciation)	-383,368	66,529	6,078	131,056	24,434		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,225,367	1,067,511	1,158,923	890,228	820,420	14.79	-9.44

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	11,129,213	10,718,930	11,023,739	9,632,803	1,411,065	3.83	780.91
NOW, ATS and transaction accounts	3,790,884	3,504,473	3,808,414	3,074,636	431,912	8.17	799.52
Time deposits less brokered deposits < \$250K	1,035,124	1,246,178	1,178,256	1,672,521	2,307,928	-16.94	-1.96
MMDA and other savings accounts	9,664,284	9,742,922	9,953,963	9,063,540	15,997,352	-0.81	-35.51
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	25,619,505	25,212,503	25,964,372	23,443,500	20,148,257	1.61	44.53
Time deposits of \$250K or more	368,997	672,210	480,432	899,563	1,231,973	-45.11	-54.71
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	527,961	480,302	492,247	375,384	311,308	9.92	59.90
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	153	105,153	153	765,153	537,968	-99.85	-99.93
Other borrowings w/remaining maturity over 1 year	6,455	6,252	6,176	6,329	492,433	3.25	-99.00
Brokered deposits < \$250K	143,926	268,849	149,896	279,168	1,101,358	-46.47	-84.34
Noncore funding	1,047,492	1,532,766	1,128,904	2,325,597	3,675,040	-31.66	-64.08
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	409,195	375,878	381,122	343,485	363,308	8.86	11.74
Other liabilities	541,226	397,502	417,268	418,016	346,289	36.16	86.40
Total liabilities	27,617,418	27,518,649	27,891,666	26,530,598	24,532,894	0.36	29.67
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3,325,037	3,407,450	3,329,092	3,409,748	3,418,403	-2.42	-3.28
Common surplus	108,240	97,937	103,503	92,597	83,342	10.52	69.27
Retained earnings	-606,854	-789,700	-685,084	-920,513	782,621		
Accumulated other comprehensive income	-308,147	50,629	1,759	122,745	29,549		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,518,276	2,766,316	2,749,270	2,704,577	4,313,915	-8.97	-36.39
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,518,276	2,766,316	2,749,270	2,704,577	4,313,915	-8.97	-36.39
Total liabilities and capital	30,135,694	30,284,965	30,640,936	29,235,175	28,846,809	-0.49	19.31
<b>Memoranda</b>							
Non-interest-bearing deposits	11,129,213	10,718,930	11,023,739	9,632,803	6,913,459	3.83	82.07
Interest-bearing deposits	15,003,215	15,434,632	15,570,961	14,989,428	15,568,129	-2.80	12.40
Total deposits	26,132,428	26,153,562	26,594,700	24,622,231	22,481,588	-0.08	34.29
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,749,270	2,704,577	2,704,577	4,313,915	4,056,442		
Accounting restatements	0	0	0	-40,181	-244		
Net income	169,748	223,880	420,300	-1,523,420	354,095		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	682	3,042	-69,750	599	1,126		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	91,518	93,067	184,871	139,532	185,967		
Change in other comprehensive income	-309,906	-72,116	-120,986	93,196	88,463		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,518,276	2,766,316	2,749,270	2,704,577	4,313,915		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	63.90	38.78	90	54.43	36.32	86	57.19	36.25	87	54.99	36.22	86	57.51	37.78	85
Commercial and industrial loans	13.93	11.05	69	16.25	12.25	72	13.87	10.76	70	17.60	13.52	71	12.36	12.02	55
Loans to individuals	0.59	3.52	31	0.67	3.48	32	0.60	3.36	32	1.01	3.40	43	1.42	4.20	45
Loans to depository institutions and acceptances of other banks	0	0.02	68	0	0.01	73	0	0.02	73	0	0.03	66	0	0.04	61
Agricultural loans	0.52	0.19	84	0.53	0.21	84	0.56	0.18	85	0.62	0.19	86	0.99	0.24	88
Other loans and leases	2.90	4.45	46	2.65	4.22	43	2.55	4.47	40	2.90	4.63	44	2.98	5.01	40
Net loans and leases	80.97	61.60	94	73.61	59.81	86	73.95	58.67	85	75.99	61.58	89	74.71	63.77	79
Debt securities over 1 year	11.29	19.46	21	11.42	17.61	25	12.58	19.46	24	9.97	15.55	26	9.62	14.60	19
Mutual funds and equity securities	0.21	0.05	90	0.23	0.06	90	0.22	0.06	90	0.24	0.05	90	0.23	0.06	91
Subtotal	92.47	82.34	96	85.26	78.32	80	86.75	79.22	79	86.20	78.16	83	84.56	79.65	57
Interest-bearing bank balances	2.28	4.59	35	8.88	9.11	53	8.29	8.50	48	7.54	7.51	53	3.40	3.06	64
Federal funds sold and reverse repos	0	0.58	51	0	0.52	57	0	0.54	56	0	0.82	52	0	1.57	51
Debt securities 1 year or less	0.05	1.68	5	0.06	1.53	6	0.06	1.56	6	0.07	1.68	6	0.15	1.91	10
Trading assets	0.04	0.55	51	0.04	0.60	43	0.04	0.49	45	0.04	1.01	37	0.05	1.19	37
Total earning assets	94.85	90.95	89	94.24	91.43	82	95.14	91.77	87	93.86	91.05	80	88.15	89.53	33
Non-interest cash and due from depository institutions	1.05	1.01	54	1.31	1.01	76	0.72	0.82	40	1.23	1.07	60	1.33	1.14	64
Other real estate owned	0.01	0.01	55	0	0.02	19	0.01	0.01	51	0.01	0.02	32	0.01	0.03	35
All other assets	4.11	7.97	7	4.45	7.50	12	4.14	7.35	12	4.92	7.82	16	10.52	9.27	69
<b>Memoranda</b>															
Short-term investments	2.33	7.68	18	8.94	12.01	39	8.35	11.47	39	7.61	11.17	36	3.55	7.63	42
U.S. Treasury securities	0.43	1.96	36	0	1.08	12	0.29	1.47	41	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	2.47	0.84	86	2.56	0.77	84	2.71	0.82	86	2.61	0.63	90	2.23	0.54	89
Municipal securities	0.97	1.75	51	0.92	1.72	53	1.08	1.73	53	0.96	1.69	51	0.91	1.34	54
Mortgage-backed securities	7.48	13.68	22	8.01	12.97	25	8.56	14.14	25	6.48	11.75	22	6.63	11.44	22
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.76	0.35	81	1.42	0.42	86	1.15	0.55	80	2.62	0.52	92	1.78	0.39	92
Loans held for investment	81.08	61.41	93	73.12	59.85	86	73.60	58.06	86	74.50	61.72	87	73.48	63.50	77
Real estate loans secured by 1-4 family	20.97	12.26	84	17.35	11.69	75	18.38	11.46	80	17.86	11.91	75	19.01	13.29	72
Revolving	4.64	1.49	96	3.60	1.45	93	3.83	1.42	93	3.78	1.66	89	4.14	2.07	80
Closed-end, secured by first liens	16.27	10.40	79	13.68	9.84	70	14.49	9.67	75	14	9.81	72	14.77	10.69	74
Closed-end, secured by junior liens	0.05	0.18	34	0.06	0.20	31	0.06	0.17	35	0.08	0.22	32	0.10	0.28	37
Commercial real estate loans	42.09	24.34	88	36.18	22.48	86	37.95	22.69	87	36.08	22.22	84	37.23	22.23	86
Construction and land development	5.96	3.75	76	5.24	3.35	74	5.34	3.34	74	5.49	3.40	78	5.21	3.44	74
Multifamily	16.08	3.69	94	11.95	3.31	93	13.36	3.57	92	11.65	3.12	93	12.36	3.01	92
Nonfarm nonresidential	20.06	15.50	65	19	14.81	65	19.25	14.57	64	18.94	14.72	64	19.66	14.69	63
Real estate loans secured by farmland	0.84	0.35	80	0.90	0.34	81	0.85	0.30	82	1.05	0.33	82	1.28	0.36	84

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	78.08	62.08	75	73.02	59.66	71	76.50	61.05	75	71.31	57.15	73	76.42	57.46	77
Real estate loans secured by 1-4 family	25.62	20.31	69	23.28	19.82	61	24.59	19.86	66	23.16	19.43	62	25.26	20.75	63
Revolving	5.67	2.40	88	4.84	2.42	84	5.13	2.43	85	4.90	2.64	81	5.50	3.15	78
Closed-end	19.95	17.67	63	18.44	17.22	59	19.46	17.24	64	18.26	16.59	60	19.76	17.39	63
Commercial real estate loans	51.44	38.23	71	48.54	36.54	71	50.77	37.86	70	46.79	34.63	71	49.47	33.52	79
Construction and land development	7.28	5.97	62	7.03	5.50	65	7.15	5.65	63	7.12	5.26	70	6.92	5.09	69
1-4 family	2.66	1.34	78	2.90	1.11	87	2.77	1.18	82	3.14	0.93	91	3.22	0.94	90
Other	4.62	4.56	53	4.12	4.33	50	4.37	4.40	54	3.97	4.19	53	3.70	4.02	52
Multifamily	19.65	5.72	94	16.03	5.34	93	17.88	5.78	91	15.10	4.96	91	16.42	4.69	92
Nonfarm nonresidential	24.51	24.64	48	25.49	24.14	48	25.75	24.56	51	24.57	22.93	49	26.13	22.15	57
Owner-occupied	9.33	8.28	57	9.67	8.14	59	9.35	8.29	57	9.20	7.68	60	10.11	7.72	65
Other	15.18	16.13	47	15.82	15.71	51	16.40	15.94	52	15.36	14.95	51	16.01	14.34	57
Real estate loans secured by farmland	1.02	0.59	76	1.20	0.59	78	1.14	0.54	80	1.36	0.54	82	1.70	0.55	83
Loans to depository institutions and acceptances of other banks	0	0.05	68	0	0.03	71	0	0.04	72	0	0.06	66	0	0.11	60
Commercial and industrial loans	17.03	18.46	50	21.80	20.98	59	18.55	18.86	57	22.82	22.17	56	16.43	19.53	42
Loans to individuals	0.72	6.27	27	0.90	6.28	28	0.81	6.24	28	1.31	6.13	36	1.89	7.13	40
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.63	0.32	81	0.71	0.37	81	0.74	0.34	83	0.81	0.32	83	1.31	0.37	87
Other loans and leases	3.54	8.30	35	3.56	8.03	34	3.40	8.75	31	3.76	9.09	36	3.95	9.85	35
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	625.67	407.54	85	552.67	383.17	81	587.19	391.81	87	555.76	381.27	82	626.46	391.26	88
Real estate loans secured by 1-4 family	205.30	130.40	82	176.19	124.52	74	188.73	126.06	78	180.49	125.03	74	207.06	138.18	77
Revolving	45.43	15.55	94	36.60	15.53	88	39.37	15.44	92	38.15	17.42	88	45.11	21.26	84
Closed-end	159.87	113.22	77	139.60	107.53	69	149.36	108.85	77	142.34	106.14	68	161.95	115.20	76
Commercial real estate loans	412.18	254.23	84	367.36	238.21	81	389.70	245.88	83	364.65	234.65	82	405.49	229.44	89
Construction and land development	58.32	38.88	72	53.17	35.52	72	54.85	35.95	73	55.47	35.62	74	56.70	34.95	74
1-4 family	21.32	8.60	84	21.98	7.06	90	21.28	7.42	87	24.50	6.34	93	26.36	6.61	94
Other	37	29.76	62	31.19	28.07	58	33.56	28.11	60	30.97	28.16	56	30.34	27.32	57
Multifamily	157.47	39.14	94	121.30	34.78	92	137.23	38.66	92	117.72	32.74	91	134.61	31.04	91
Nonfarm nonresidential	196.39	162.28	62	192.89	157.17	62	197.63	158.05	66	191.46	155.06	59	214.19	152.10	65
Owner-occupied	74.78	54.20	67	73.18	52.65	70	71.76	52.99	69	71.74	52.37	69	82.91	53.07	74
Other	121.61	106.54	55	119.70	102.08	58	125.87	102.54	62	119.72	100.54	59	131.28	97.41	65
Real estate loans secured by farmland	8.20	3.62	81	9.11	3.59	80	8.76	3.22	83	10.62	3.44	83	13.91	3.60	86
Loans to depository institutions and acceptances of other banks	0.01	0.27	68	0.02	0.18	71	0.01	0.21	72	0.01	0.28	66	0	0.44	60
Commercial and industrial loans	136.44	115.10	65	165.02	127.07	69	142.37	114.45	67	177.83	139.91	70	134.65	122.02	58
Loans to individuals	5.76	35.52	28	6.82	35.29	32	6.18	34.55	32	10.18	37.47	42	15.46	43.51	45
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	5.07	1.81	82	5.36	2.01	83	5.71	1.86	85	6.30	1.88	85	10.73	2.18	88
Other loans and leases	28.35	50.19	43	26.94	46.75	40	26.13	51.06	38	29.30	49.54	42	32.41	52.44	41
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	42.11	30.64	72	38.87	28.84	75	41.42	30.07	74	37.59	27.32	75	39.36	26.45	83
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	337.41	203.71	85	294.20	187.37	86	317.96	195.33	83	292.96	183.76	86	322.62	178.57	86
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	412.19	261.50	84	367.38	244.59	81	389.72	252.85	83	364.70	240.85	81	405.53	236.10	89

BHC Name

City/State

# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	2.33	7.68	18	8.94	12.01	39	8.35	11.47	39	7.61	11.17	36	3.55	7.63	42
Liquid assets	13.73	25.39	20	20.78	28.17	28	20.60	29.03	29	17.88	26.22	28	13.63	22.44	23
Investment securities	11.56	21.68	17	11.71	19.64	21	12.86	21.63	21	10.28	17.85	17	10	16.99	17
Net loans and leases	80.97	61.60	94	73.61	59.81	86	73.95	58.67	85	75.99	61.58	89	74.71	63.77	79
Net loans, leases and standby letters of credit	81.36	62.44	94	73.99	60.62	86	74.30	59.49	85	76.39	62.48	88	75.06	64.84	79
Core deposits	85.01	75.64	86	83.25	74.75	84	84.74	75.71	90	80.19	70.67	80	69.85	63.09	57
Noncore funding	3.48	10.86	21	5.06	10.89	30	3.68	10.30	21	7.95	14.13	37	12.74	19.36	36
Time deposits of \$250K or more	1.22	1.54	47	2.22	1.81	65	1.57	1.58	58	3.08	2.11	72	4.27	2.94	73
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.75	1.20	75	1.59	1.20	73	1.61	1.23	73	1.28	1.47	62	1.08	1.94	52
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.75	0.50	84	1.59	0.52	81	1.61	0.54	82	1.28	0.54	74	1.08	0.48	65
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.63	21	0.35	0.99	54	0	1	25	2.62	1.24	78	1.86	3.01	39
Earning assets that reprice within 1 year	43.57	36.16	66	47.91	38.93	72	44.76	37.37	68	49.68	39.38	77	44.47	39.29	66
Interest-bearing liabilities that reprice within 1 year	4.25	6.49	42	5.45	7.04	47	4.59	6.39	46	8.04	8.20	63	11.16	10.19	69
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	39.32	28.22	74	42.46	30.25	78	40.17	29.65	74	41.64	29.11	80	33.31	26.63	66
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	1.23	3.09	48	-4.55	-1.82	43	-5.38	-2.33	41	0.40	3.20	45	10.87	14.45	37
Net short-term noncore funding dependence	0.82	-1.79	60	-5.36	-8.21	55	-5.94	-7.71	52	-0.36	-4.76	65	6.68	3.38	54
Short-term investment / Short-term noncore funding	75.42	166.36	33	204.58	284.81	52	260.85	273.46	60	104.21	184.19	35	38.57	77.77	44
Liquid assets - short-term noncore funding / Nonliquid assets	12.33	28.61	32	20.72	34.02	33	21.92	36.68	35	12.89	28.18	28	5.12	16.97	30
Net loans and leases / Total deposits	93.37	76.80	81	85.24	74.66	78	85.20	72.79	79	90.23	79.43	78	95.86	90.31	65
Net loans and leases / Core deposits	95.24	82.80	74	88.42	81.17	68	87.27	78.25	68	94.77	88.34	71	106.96	103.93	64
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.03	-6.37	97	0.03	0.84	27	0.03	0.12	48	0.03	1.57	14	0.04	0.72	20
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.43	-13.54	46	2.41	1.94	71	0.22	-0.25	64	4.97	4.31	64	0.98	1.36	43
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0.08	23.58	18	0.08	13.42	31	0.07	14.28	29	0.10	11.38	33	0.11	12.67	32
Available-for-sale securities	98.09	74.56	78	97.96	84.66	60	98.19	83.77	64	97.56	87.23	54	97.56	85.40	60
U.S. Treasury securities	3.69	9.26	40	0	5.52	12	2.26	6.70	48	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	21.37	4.02	93	21.84	4.50	91	21.03	4.12	90	25.36	4.01	96	22.31	3.49	96
Municipal securities	8.39	8	61	7.84	8.87	60	8.39	8.22	63	9.30	9.83	60	9.05	7.75	65
Mortgage-backed securities	64.72	63.23	49	68.36	66.59	50	66.58	66.54	48	63.01	66.64	45	66.32	67.43	45
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	1.84	0.28	93	1.96	0.32	93	1.74	0.29	93	2.34	0.35	95	2.33	0.40	95
Debt securities 1 year or less	0.46	8.89	8	0.54	8.69	8	0.48	7.78	6	0.70	10.55	7	1.52	11.86	10
Debt securities 1 to 5 years	17.37	20.02	51	22.02	17.05	68	22.41	18.25	65	24.86	17.03	68	23.77	17.94	64
Debt securities over 5 years	80.33	68.75	66	75.48	72.17	47	75.36	71.11	49	72.10	69.86	47	72.38	66.02	47
Pledged securities	35.18	30.80	60	30.10	33.87	49	29.40	32.26	47	29.62	35.67	42	28.44	30.57	52
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-74.02	-31.70	9	42.96	51.37	57	15.04	27.98	50	117.19	183.32	49	199.16	26.69	93
Investment securities	-1.78	21.19	19	20.65	33.34	43	31.14	31.36	55	4.18	23.62	24	-4.82	11.75	15
Core deposits	1.61	9.58	30	9.38	16.88	23	10.75	16.94	34	16.35	26.88	18	6.55	11.23	43
Noncore funding	-31.66	10.50	8	-53.44	-23.76	13	-51.46	-14.79	7	-36.72	-12.18	21	11.82	6.59	65

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	7,533,981	5,907,432	6,875,589	5,556,210	5,620,546
Commit: Secured commercial real estate loans	2,445,762	1,590,709	2,172,507	1,497,795	1,485,370
Commit: Unsecured real estate loans	4,190	3,530	2,771	3,081	0
Credit card lines (reported semiannually, June/Dec)	172,056	150,276	162,126	134,446	120,882
Securities underwriting	0	0	0	0	0
Standby letters of credit	117,331	115,360	108,976	115,797	101,377
Commercial and similar letters of credit	0	0	0	0	4,931
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	102,768	93,050	121,241	74,688	46,285
Credit derivatives - notional amount (holding company as beneficiary)	99,403	98,104	87,331	98,582	95,503
Credit derivative contracts w/ purchased credit protection-investment grade	202,171	93,050	121,241	74,688	46,285
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	327,665	683,567	507,631	1,003,221	668,177
Written options contracts (interest rate)	201,663	534,438	313,570	821,073	289,136
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	7,502,310	6,595,147	7,143,446	6,218,030	5,759,227
Futures and forward foreign exchange	27,821	33,937	14,186	45,997	50,600
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	25	24.48	58	19.51	22.45	47	22.44	22.78	58	19.01	22.01	47	19.48	23.52	44
Standby letters of credit	0.39	0.66	42	0.38	0.67	42	0.36	0.65	41	0.40	0.71	41	0.35	0.84	32
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0.02	0.02	67
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.26	70	0.31	0.25	70	0.40	0.24	74	0.26	0.35	68	0.16	0.42	65
Credit derivatives - notional amount (holding company as beneficiary)	0.33	0.18	77	0.32	0.19	76	0.29	0.18	73	0.34	0.30	75	0.33	0.52	76
Credit derivative contracts w/ purchased credit protection-investment grade	0.67	0.19	82	0.31	0.18	78	0.40	0.18	80	0.26	0.25	76	0.16	0.30	74
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	26.74	44.65	65	25.91	49.75	60	26.04	46.30	63	27.67	48.62	63	23.46	68.47	55
Interest rate contracts	26.65	32.11	67	25.80	35.96	63	25.99	32.46	64	27.51	34.36	65	23.28	47.31	57
Interest rate futures and forward contracts	1.09	3.60	72	2.26	5.17	76	1.66	3.25	72	3.43	6.21	75	2.32	10.67	73
Written options contracts (interest rate)	0.67	1.58	64	1.76	1.82	70	1.02	1.41	66	2.81	2.18	75	1	2.47	64
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	24.90	21.90	71	21.78	20.67	65	23.31	20.49	70	21.27	20.83	62	19.96	28.86	64
Foreign exchange contracts	0.09	6.76	64	0.11	6.16	64	0.05	6.30	61	0.16	6.01	61	0.18	10.12	57
Futures and forward foreign exchange contracts	0.09	4.19	66	0.11	3.93	65	0.05	3.78	64	0.16	3.47	63	0.18	5.23	61
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	32.29	46.07	33	26.31	42.93	28	30.66	44.98	37	24.62	42.82	30	26.91	45.53	34

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	8,059,459	7,847,089	7,978,833	8,088,321	6,767,140
Interest rate contracts	8,031,638	7,813,152	7,964,647	8,042,324	6,716,540
Foreign exchange contracts	27,821	33,937	14,186	45,997	50,600
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	355,486	717,504	521,817	1,049,218	718,777
Written options	201,663	534,438	313,570	821,073	289,136
Exchange-traded	0	0	0	0	0
Over-the-counter	201,663	534,438	313,570	821,073	289,136
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	7,502,310	6,595,147	7,143,446	6,218,030	5,759,227
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	8,059,459	7,847,089	7,978,833	8,088,321	6,767,140
Interest rate contracts	8,031,638	7,813,152	7,964,647	8,042,324	6,716,540
Foreign exchange contracts	27,821	33,937	14,186	45,997	50,600
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,059,968	7,405,702	7,786,504	7,341,936	6,524,288
One year or less	1,628,898	1,469,146	1,365,299	1,700,886	1,273,208
Over 1 year to 5 years	1,654,926	1,493,762	1,715,569	1,237,325	969,878
Over 5 years	4,776,144	4,442,794	4,705,636	4,403,725	4,281,202
Gross negative fair value (absolute value)	139,061	3,489	5,480	5,186	8,808
Gross positive fair value	5,964	231,863	172,946	338,309	150,574
Held for trading	0	0	0	0	0
Non-traded	5,964	231,863	172,946	338,309	150,574
Current credit exposure on risk-based capital derivative contracts	3,688	230,711	172,946	337,040	149,948
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.65	93.66	42	99.57	94.09	42	99.82	94.17	45	99.43	94.10	45	99.25	93.44	46
Foreign exchange contracts .....	0.35	3.30	62	0.43	3.27	63	0.18	3.47	59	0.57	3.49	61	0.75	3.20	59
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	4.41	9.78	53	9.14	12.57	60	6.54	11.16	55	12.97	14.05	59	10.62	13.49	62
Exchange-traded .....	2.50	5.78	49	6.81	7.49	60	3.93	6.28	54	10.15	8.18	69	4.27	5.91	54
Over-the-counter .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options .....	2.50	5.46	51	6.81	7.20	62	3.93	5.96	56	10.15	7.73	71	4.27	5.10	57
Exchange-traded .....	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps .....	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading .....	93.09	74.97	64	84.05	71.23	54	89.53	74.26	60	76.88	68.76	50	85.11	69.75	56
<b>Interest rate contracts .....</b>															
Foreign exchange contracts .....	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts .....	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
<b>Foreign exchange contracts .....</b>															
Equity, commodity, and other contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
<b>Equity, commodity, and other contracts .....</b>															
Non-traded .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded .....</b>															
Interest rate contracts .....	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts .....	99.65	57.94	66	99.57	56.19	70	99.82	56.71	69	99.43	53.82	71	99.25	52.22	72
Equity, commodity, and other contracts .....	0.35	0.36	80	0.43	0.38	82	0.18	0.40	75	0.57	0.46	81	0.75	0.34	83
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	100.01	93.09	72	94.38	91.87	40	97.59	92.53	49	90.77	91.48	32	96.41	93.86	44
Over 1 year to 5 years .....	20.21	31.78	48	18.72	28.05	49	17.11	27.56	48	21.03	32.05	49	18.81	32.17	47
Over 5 years .....	20.53	24.76	42	19.04	26.03	37	21.50	27.01	41	15.30	27.06	32	14.33	30.45	31
Gross negative fair value (absolute value) .....	59.26	27.14	82	56.62	30.08	77	58.98	29.89	79	54.45	29.56	77	63.26	28.09	83
Gross positive fair value .....	1.73	1.56	60	0.04	1.25	6	0.07	0.98	10	0.06	1.55	5	0.13	0.83	11
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.07	1.74	5	2.95	1.68	90	2.17	1.34	86	4.18	2.23	93	2.23	1.19	88
Gross positive fair value (X) .....	0.05	0.07	60	0	0.05	12	0	0.04	19	0	0.07	12	0	0.06	22
Held for trading (X) .....	0	0.08	15	0.08	0.07	75	0.06	0.05	75	0.13	0.09	77	0.06	0.07	74
Non-traded (X) .....	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Current credit exposure (X) .....	0	0.02	36	0.08	0.01	94	0.06	0.01	94	0.13	0.02	97	0.06	0.01	95
Credit losses on derivative contracts .....	0	0.04	21	0.08	0.05	78	0.06	0.04	80	0.13	0.06	83	0.06	0.05	75
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.01	0.54	19	1.04	0.63	79	0.72	0.46	79	1.57	0.85	82	0.67	0.73	76

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	248,412	328,401	328,401	157,629	144,871
Gross losses	18,791	37,994	59,296	84,496	75,705
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,007	6,729	14,440	13,394	15,948
Net losses	11,784	31,265	44,856	71,102	59,757
Provision for loan and lease losses	24,483	-17,249	-35,133	191,875	72,515
Adjustments	0	0	0	49,999	0
Ending balance	261,111	279,887	248,412	328,401	157,629
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets	0.16	0.08	79	-0.12	-0.14	49	-0.12	-0.09	40	0.66	0.51	75	0.26	0.15	80	
Provision for loan and lease losses / Average loans and leases	0.21	0.14	72	-0.15	-0.25	55	-0.16	-0.16	44	0.85	0.82	60	0.35	0.24	74	
Provision for loan and lease losses / Net loan and lease losses	207.76	198.72	65	-55.17	77.32	52	-78.32	-105.48	48	269.86	487.86	39	121.35	130.58	54	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.07	1.17	43	1.26	1.39	43	1.10	1.23	40	1.51	1.58	51	0.74	0.83	41	
Allowance for loan and lease losses / Total loans and leases	1.06	1.15	43	1.24	1.37	43	1.08	1.20	39	1.46	1.55	47	0.73	0.81	42	
Allowance for loan and lease losses / Net loans and leases losses (X)	11.08	28.67	40	4.48	15.27	15	5.54	21.39	20	4.62	11.58	28	2.64	8.03	26	
Allowance for loan and lease losses / Nonaccrual assets	1,437.92	413.77	93	1,353.81	318.67	94	1,316.72	364.13	93	1,056.77	299.17	93	600.63	218.72	89	
ALLL / 90+ days past due + nonaccrual loans and leases	590.55	319.24	83	558.48	260.68	88	481.85	287.08	80	486.15	244.34	89	222.36	151.73	76	
Gross loan and lease losses / Average loans and leases	0.16	0.16	63	0.34	0.22	75	0.26	0.19	73	0.37	0.34	68	0.36	0.28	72	
Recoveries / Average loans and leases	0.06	0.07	53	0.06	0.08	50	0.06	0.08	45	0.06	0.07	50	0.08	0.08	57	
Net losses / Average loans and leases	0.10	0.08	68	0.28	0.13	81	0.20	0.11	77	0.32	0.27	67	0.29	0.21	73	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40	
Recoveries / Prior year-end losses	11.82	23.25	20	7.96	16.12	29	17.09	34.67	23	17.69	33.98	21	24.15	36.22	34	
Earnings coverage of net loan and lease losses (X)	21.31	-9.51	54	8.95	4.52	33	11.66	39.72	31	-17.78	22.91	3	9.06	24.40	35	

#### Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	50	-0.01	0.03	25	0	0.02	35	-0.01	0.04	14	0.03	0.01	73
Real estate loans secured by 1-4 family	-0.01	-0.02	53	-0.01	-0.01	43	-0.01	-0.02	44	-0.03	0.01	16	0.01	0.01	54
Revolving	0.02	-0.08	92	-0.01	-0.05	44	-0.01	-0.07	53	0.02	0.01	68	-0.01	0.02	27
Closed-end	-0.02	-0.02	41	-0.01	-0.01	44	-0.02	-0.01	40	-0.04	0	12	0.01	0	64
Commercial real estate loans	0	0	43	-0.01	0.05	20	0	0.04	44	0.01	0.07	28	0.05	0.01	80
Construction and land development	0	-0.02	73	0	0	44	0	0	43	0	0	40	0	-0.01	47
1-4 family	0	0	60	0	0	14	0	0	22	0	0	22	0	0	23
Other	0	-0.01	71	0	-0.01	44	0	0	41	0	0	43	0	-0.01	61
Multifamily	0	0	58	0	0.01	79	0	0.01	71	0	0	29	0	0	56
Nonfarm nonresidential	0	0	35	-0.01	0.07	14	0.01	0.05	46	0.01	0.11	29	0.09	0.02	87
Owner-occupied	0	0	29	0	0.01	64	0	0.01	56	0	0.02	4	0.01	0.01	74
Other	0	0	32	-0.01	0.06	12	0.01	0.04	51	0.02	0.08	44	0.08	0.01	93
Real estate loans secured by farmland	0	0	55	0	-0.01	19	0.01	0	89	0	0.02	46	0	0.01	75
Commercial and industrial loans	0.47	0.10	90	1.08	0.20	96	0.88	0.17	96	1.02	0.47	84	1.10	0.37	90
Loans to individuals	0.07	0.65	9	0.67	0.78	57	0.50	0.71	50	0.99	1.13	58	0.95	1.17	52
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	-0.04	0.03	13	-0.02	0.02	21	0.02	0.19	60	0.04	0.08	67
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.49	0.14	87	1.14	0.08	96	0.86	0.10	95	1.95	0.15	96	1.30	0.15	95

BHC Name

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	34,659	30,688	31,681	72,708	43,121
90+ days past due loans and leases	26,056	29,442	32,688	36,475	44,645
Nonaccrual loans and leases	18,159	20,674	18,866	31,076	26,244
Total past due and nonaccrual loans and leases	78,874	80,804	83,235	140,259	114,010
Restructured 30-89 days past due	93	840	286	455	250
Restructured 90+ days past due	509	934	1,159	932	451
Restructured nonaccrual	43	79	59	289	0
Total restructured loans and leases	645	1,853	1,504	1,676	701
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,985	11,305	5,175	13,507	17,875
Other real estate owned	1,868	181	1,869	1,810	3,295
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.14	0.32	33	0.14	0.27	33	0.14	0.32	28	0.32	0.39	51	0.20	0.43	23
90+ days past due loans and leases	0.11	0.09	74	0.13	0.10	77	0.14	0.10	75	0.16	0.12	75	0.21	0.15	75
Nonaccrual loans and leases	0.07	0.38	7	0.09	0.58	6	0.08	0.46	8	0.14	0.66	6	0.12	0.51	9
90+ days past due and nonaccrual loans and leases	0.18	0.53	15	0.22	0.73	10	0.23	0.62	16	0.30	0.85	12	0.33	0.71	20
30-89 days past due restructured	0	0.01	42	0	0.01	61	0	0.01	50	0	0.01	47	0	0.01	34
90+ days past due restructured	0	0	75	0	0	79	0.01	0	80	0	0.01	79	0	0.01	71
Nonaccrual restructured	0	0.09	6	0	0.12	3	0	0.10	6	0	0.13	6	0	0.14	4
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.14	0.32	33	0.14	0.27	33	0.14	0.32	27	0.32	0.40	51	0.20	0.43	23
90+ days past due assets	0.11	0.10	74	0.13	0.10	77	0.14	0.10	75	0.16	0.12	75	0.21	0.15	75
Nonaccrual assets	0.07	0.39	7	0.09	0.59	6	0.08	0.47	8	0.14	0.67	6	0.12	0.53	8
30+ days past due and nonaccrual assets	0.32	0.88	15	0.36	1.04	10	0.36	0.97	15	0.62	1.29	19	0.53	1.19	11
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.15	0.32	23	0.17	0.43	15	0.17	0.36	22	0.23	0.52	21	0.25	0.44	23
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.34	21	0.17	0.46	12	0.17	0.37	21	0.24	0.55	17	0.26	0.48	21
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.09	0.38	9	0.11	0.52	8	0.09	0.41	8	0.16	0.60	10	0.17	0.53	13
Allowance for loan and lease losses	10.58	57.44	5	12.12	67.93	3	11.01	62.64	3	14.55	66.66	4	30.52	115.41	8
Equity capital + allowance for loan and lease losses	0.99	3.52	10	1.11	4.43	6	0.91	3.60	8	1.58	4.97	11	1.08	4.28	11
Tier 1 capital + allowance for loan and lease losses	0.89	3.97	7	1.12	5.28	5	0.90	4.30	6	1.61	6.05	9	1.82	5.65	11
Loans and leases + other real estate owned	0.11	0.63	4	0.15	0.88	3	0.12	0.71	3	0.21	0.97	4	0.22	0.85	7

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.05	0.26	14	0.05	0.24	19	0.04	0.26	10	0.21	0.39	34	0.08	0.38	11
90+ days past due .....	0.12	0.11	76	0.16	0.12	81	0.16	0.12	80	0.19	0.16	79	0.25	0.16	80
Nonaccrual .....	0.03	0.45	6	0.06	0.65	6	0.04	0.52	6	0.06	0.76	7	0.05	0.46	8
Commercial and industrial															
30–89 days past due .....	0.53	0.28	81	0.38	0.17	84	0.49	0.24	81	0.53	0.23	85	0.60	0.31	82
90+ days past due .....	0.06	0.03	79	0.04	0.02	80	0.08	0.04	83	0.07	0.03	78	0.07	0.05	73
Nonaccrual .....	0.26	0.46	37	0.20	0.64	21	0.25	0.57	30	0.36	0.75	28	0.42	0.83	31
Individuals															
30–89 days past due .....	0.61	0.70	46	0.58	0.55	59	0.42	0.63	40	0.55	0.83	34	0.73	0.83	43
90+ days past due .....	0.11	0.07	74	0.12	0.07	77	0.11	0.09	70	0.16	0.14	69	0.15	0.17	66
Nonaccrual .....	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due .....	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
Nonaccrual .....	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due .....	0.06	0.10	67	0	0.16	59	0.01	0.07	62	1.41	0.17	93	0.01	0.24	53
90+ days past due .....	0	0	44	0	0	44	0.21	0	96	0	0	44	0	0	42
Nonaccrual .....	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due .....		0			0.01			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0.24	0.11	79	0.25	0.11	80	0.26	0.12	80	0.85	0.18	90	0.57	0.20	84
90+ days past due .....	0.06	0.01	92	0.04	0.01	90	0.06	0.01	92	0.12	0.01	94	0.08	0.01	91
Nonaccrual .....	0.13	0.07	81	0.14	0.13	68	0.25	0.09	85	0.32	0.15	75	0.33	0.13	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.13	0.39	26	0.11	0.35	24	0.11	0.46	10	0.14	0.65	7	0.21	0.67	12
	90+ days past due	0.36	0.22	81	0.50	0.27	83	0.49	0.24	82	0.56	0.33	82	0.71	0.31	84
	Nonaccrual	0	0.61	1	0	0.82	1	0	0.71	1	0	0.89	1	0	0.73	0
Revolving	30-89 days past due	0.11	0.26	29	0.10	0.29	25	0.13	0.28	34	0.11	0.48	17	0.23	0.45	27
	90+ days past due	0.10	0.02	88	0.14	0.02	90	0.05	0.02	80	0.20	0.03	91	0.14	0.05	83
	Nonaccrual	0	1.15	4	0	1.05	5	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30-89 days past due	0.14	0.42	29	0.11	0.36	27	0.10	0.49	14	0.15	0.65	8	0.20	0.70	13
	90+ days past due	0.43	0.25	81	0.59	0.29	83	0.60	0.26	82	0.66	0.38	82	0.87	0.35	83
	Nonaccrual	0	0.60	1	0	0.77	1	0	0.67	1	0	0.87	1	0	0.70	1
Junior lien	30-89 days past due	0	0.01	42	0	0.01	36	0	0.01	33	0	0.02	22	0.01	0.02	34
	90+ days past due	0	0	83	0	0	86	0	0	75	0	0	76	0	0	79
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	12	0	0.04	8
Commercial real estate	30-89 days past due	0.01	0.16	14	0.03	0.14	26	0.02	0.15	16	0.26	0.26	64	0.02	0.18	15
	90+ days past due	0	0.01	58	0.01	0.01	63	0.01	0.01	68	0.02	0.02	71	0.02	0.03	62
	Nonaccrual	0.05	0.32	15	0.08	0.52	12	0.05	0.38	13	0.09	0.62	11	0.08	0.23	23
Construction and development	30-89 days past due	0.01	0.22	37	0	0.12	18	0.01	0.17	42	0.25	0.28	61	0.02	0.28	33
	90+ days past due	0	0.01	39	0.05	0.01	92	0.05	0.01	89	0.05	0.01	91	0.03	0.02	78
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0.05	0.20	42
1-4 family	30-89 days past due	0.01	0.02	64	0	0.02	33	0.01	0.02	66	0	0.03	28	0.02	0.06	56
	90+ days past due	0	0	47	0.05	0	96	0.05	0	96	0.05	0	96	0.03	0	90
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0.05	0.02	83
Other	30-89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0.25	0.22	69	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0.01	0.04	61	0.02	0.06	61	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.01	0.13	19	0.04	0.14	33	0.03	0.13	32	0.41	0.23	76	0.04	0.14	19
	90+ days past due	0	0.01	65	0	0.01	58	0	0.01	63	0.02	0.02	72	0.02	0.03	67
	Nonaccrual	0.10	0.39	23	0.16	0.66	16	0.11	0.45	18	0.17	0.80	12	0.13	0.28	29
Owner Occupied	30-89 days past due	0	0.04	23	0.04	0.04	54	0	0.04	22	0.01	0.07	20	0.03	0.07	34
	90+ days past due	0	0	68	0	0	69	0	0	74	0	0	74	0.02	0.01	74
	Nonaccrual	0.04	0.14	27	0.09	0.25	26	0.04	0.17	25	0.10	0.27	22	0.08	0.16	35
Other	30-89 days past due	0.01	0.08	39	0.01	0.09	32	0.03	0.08	58	0.41	0.14	84	0	0.07	21
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0.01	0.01	80	0.01	0.01	67
	Nonaccrual	0.06	0.21	37	0.07	0.40	27	0.07	0.23	33	0.07	0.44	22	0.05	0.10	47
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0.01	0.01	87	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0.14	1.10	47	0	0.69	23	0.13	1.13	42	0.05	0.84	42
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	3,433,277	3,505,387	3,432,595	3,502,345	3,501,745
Retained earnings	-569,314	-731,438	-635,032	-848,658	782,621
Accumulated other comprehensive income (AOCI)	-308,147	50,629	1,759	122,745	29,549
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,555,816	2,824,578	2,799,322	2,776,432	4,313,915
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	9,844	13,019	11,768	17,493	1,793,656
Accumulated other comprehensive income-related adjustments	-284,972	49,211	4,309	97,142	17,943
Other deductions from common equity tier 1 capital	-23,174	1,418	-2,549	25,603	11,607
Subtotal:	2,854,118	2,760,930	2,785,794	2,636,194	2,490,709
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,854,118	2,760,930	2,785,794	2,636,194	2,490,709
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	2,854,118	2,760,930	2,785,794	2,636,194	2,490,709
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	451,000	451,000	451,000	451,000	451,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	220,529	219,401	192,253	260,732	162,735
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	671,529	670,401	643,253	711,732	613,735
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	671,529	670,401	643,253	711,732	613,735
Exited advanced approach tier 2 capital					
Total capital	3,525,647	3,431,331	3,429,047	3,347,926	3,104,444
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	30,629,919	30,170,629	30,918,391	29,370,708	28,981,387
Less: Deductions from common equity tier 1 capital	9,844	13,019	11,768	17,493	1,793,656
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	30,620,075	30,157,610	30,906,623	29,353,215	27,187,731
Total risk-weighted assets	26,033,100	22,271,599	24,049,174	21,423,635	22,240,813
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.96	11.85	39	12.40	12.66	52	11.58	12.37	40	12.31	12.35	55	11.20	12.11	35
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.96	12.53	25	12.40	13.44	39	11.58	13.11	24	12.31	13.08	42	11.20	12.78	26
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.54	14.37	37	15.41	15.42	58	14.26	14.91	45	15.63	15.23	67	13.96	14.36	54
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.32	9.08	63	9.16	9.11	54	9.01	8.98	57	8.98	9.13	47	9.16	9.76	40
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	2,009	1,954	2,654	1,966	1,501	2.81	-51.17
Total property and casualty assets	2,009	1,954	2,654	1,966	1,501	2.81	-51.17
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	2,009	1,954	2,654	1,966	1,501	2.81	-51.17
Total property and casualty equity	2,009	1,954	2,654	1,966	1,501	2.81	-51.17
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	855	988	1,689	465	1,544	-13.46	68.31
Total property and casualty	855	988	1,689	465	1,544	-13.46	68.31
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,502	2,341	4,596	4,504	4,874	6.88	40.64
Other insurance activities income	0	0	0	0	0		-100.00
Insurance and reinsurance underwriting income	2,502	2,341	4,596	4,504	4,874	6.88	42.40
Premiums	1,477	1,403	2,672	2,762	2,908	5.27	37.40
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	1,477	1,403	2,672	2,762	2,908	5.27	37.40
Insurance benefits, losses, expenses	401	210	580	790	925	90.95	-29.03
Net assets of insurance underwriting subsidiaries	2,009	1,954	2,654	1,966	1,501	2.81	-51.17
Life insurance assets	328,765	324,998	327,745	323,469	320,612	1.16	8.18

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0.01	0	84	0.01	0	84	0.01	0	84	0.01	0	81	0.01	0.01	78
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.63	77	100	52.30	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.37	22	0	47.70	24	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
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Insurance activities revenue / Adjusted operating income	0.40	0.36	72	0.36	0.37	70	0.36	0.36	69	0.35	0.41	70	0.41	0.47	71
Premium income / Insurance activities revenue	59.03	3.08	95	59.93	3.14	94	58.14	2.76	94	61.32	2.84	95	59.66	7.32	89
Credit related premium income / Total premium income	0	34.56	33	0	30.92	35	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	65.44	66	100	69.08	65	100	67.01	65	100	61.77	70	100	65.09	70
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Insurance underwriting net income / Consolidated net income	0.50	0.02	93	0.44	0.02	93	0.40	0.02	92	-0.03	0.03	3	0.44	0.08	88
Insurance net income (P/C) / Equity (P/C)	85.12	18.14	89	101.13	21.10	94	63.64	23.22	88	23.65	15.59	73	102.86	19.86	95
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	27.15	3,806.36	33	14.97	-395.05	20	21.71	927.51	21	28.60	447.82	18	31.81	233.61	29
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Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	90	0.01	0	90	0.01	0	90	0.01	0	89	0.01	0	86
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.55	12.13	42	10.69	11.54	42	10.80	12	41	10.91	11.03	47	12.11	11.51	53
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			17,061			15,779
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0.06	0.75	79	0.05	1.39	74

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### Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	17,582	16,783	18,781	18,547	17,267
Real estate loans	17,406	16,068	18,412	16,509	17,108
Commercial and industrial loans	0	0	0	1,759	44
Loans to depository institutions and other banks acceptances	176	715	369	279	115
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	17,582	16,783	18,781	18,547	17,267
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79		0.28	0.64	55	2.27	0.29	90
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	4.76	11.61	55	-12.31	-1.19	32	1.26	6.83	53	7.41	-2.40	71	2.21	22.48	52
Total selected assets	4.76	18.50	59	-12.31	3.19	28	1.26	9.48	53	7.41	2.04	61	2.21	12.40	56
Deposits		-4.80			9.07			0.73			3.46			10.36	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	1,672,386	1,800,273	1,705,456	1,928,513	2,320,044	-7.10	-25.32
1-4 family residential loans	1,672,386	1,800,273	1,705,456	1,928,513	2,320,044	-7.10	-25.32
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	5.55	5.94	5.57	6.60	8.04
1-4 family residential loans	5.55	5.94	5.57	6.60	8.04
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	25.04	24.47	25.04	24.70	27.50
Home equity lines	5.31	4.48	4.77	4.51	4.97
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	0.22	0.28	0.24	0.62	0.98
Commercial and industrial loans	15.95	20.19	17.26	21.02	14.84
All other loans and leases	53.49	50.58	52.69	49.15	51.70

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.10	0.08	0.07	0.10	0.13
Home equity lines	0.11	0.10	0.13	0.11	0.23
Credit card receivables					
Commercial and industrial loans	0.53	0.38	0.49	0.53	0.60
All other loans and leases	0.03	0.05	0.04	0.31	0.08
Total managed loans past due 30–89 days	0.13	0.13	0.13	0.30	0.18
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.32	0.41	0.44	0.45	0.56
Home equity lines	0.10	0.14	0.05	0.20	0.14
Credit card receivables					
Commercial and industrial loans	0.06	0.04	0.08	0.07	0.07
All other loans and leases	0	0.01	0.01	0.03	0.03
Total managed loans past due 90+ days	0.10	0.12	0.13	0.15	0.19
<b>Total Past Due Managed Assets</b>	<b>0.23</b>	<b>0.25</b>	<b>0.26</b>	<b>0.45</b>	<b>0.37</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.01	-0.01	-0.01	-0.03	0.01
Home equity lines	0.02	-0.01	-0.01	0.02	-0.01
Credit card receivables					
Commercial and industrial loans	0.47	1.08	0.88	1.02	1.10
All other loans and leases	0.03	0.08	0.06	0.16	0.16
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.09</b>	<b>0.26</b>	<b>0.18</b>	<b>0.29</b>	<b>0.25</b>

BHC Name

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# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	96,000	100,000	398,000	213,000	216,000	-4.00	10.34
Dividends .....	96,000	100,000	398,000	213,000	216,000	-4.00	10.34
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	1,718	9,186	9,371	464	3,143	-81.30	-80.94
Dividends .....	1,718	9,186	9,371	464	3,143	-81.30	-80.94
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	97,718	109,186	407,371	213,464	219,143	-10.50	1.77
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	65	4,675	5,007	11	20	-98.61	
Total operating income .....	97,783	113,861	412,378	213,475	219,163	-14.12	5.24
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	0	0	0	0	0		
Other expenses .....	8,885	10,947	19,424	19,059	26,455	-18.84	-14.85
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	8,885	10,947	19,424	19,059	26,455	-18.84	-14.85
Income (loss) before taxes .....	88,898	102,914	392,954	194,416	192,670	-13.62	7.79
Applicable income taxes (credit) .....	-1,950	-1,473	-3,470	-4,245	-5,742		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	90,848	104,387	396,424	198,661	198,412	-12.97	4.13
Equity in undistributed income of subsidiaries .....	78,900	119,493	23,876	-1,722,081	155,683	-33.97	406.71
Bank subsidiaries .....	79,545	126,909	30,591	-1,723,524	154,866	-37.32	221.42
Nonbank subsidiaries .....	-645	-7,416	-6,715	1,443	817		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	169,748	223,880	420,300	-1,523,420	354,095	-24.18	65.10
<b>Memoranda</b>							
Bank net income .....	175,545	226,909	428,591	-1,510,524	370,866	-22.64	57.09
Nonbank net income .....	1,073	1,770	2,656	1,907	3,960	-39.38	
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,775,715	94.27	2,996,821	94.54	2,860,132	90.65	2,913,649	4,590,888	-7.38	-34.60
Common and preferred stock .....	2,775,711	94.27	2,996,821	94.54	2,859,819	90.64	2,913,649	4,590,888	-7.38	-34.60
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	4	0	0	0	313	0.01	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	16,031	0.54	16,267	0.51	16,660	0.53	30,266	29,126	-1.45	-53.40
Common and preferred stock .....	16,031	0.54	15,959	0.50	16,660	0.53	30,266	28,406	0.45	-49.24
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	308	0.01	0	0	0	720	-100.00	-100.00
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	148,454	5.04	154,857	4.89	276,572	8.77	136,745	130,368	-4.13	44.36
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	257	0.01	398	0.01	323	0.01	0	0	-35.43	
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	3,907	0.13	1,572	0.05	1,524	0.05	523	518	148.54	-58.00
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,944,364	100.00	3,169,915	100.00	3,155,211	100.00	3,081,183	4,750,900	-7.12	-32.94
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	16,371	0.56	27,101	0.85	24,002	0.76	32,705	73,105	-39.59	-74.66
Balance due to subsidiaries and related institutions .....	409,717	13.92	376,498	11.88	381,939	12.11	343,901	363,880	8.82	11.63
Total liabilities .....	426,088	14.47	403,599	12.73	405,941	12.87	376,606	436,985	5.57	-1.29
Equity Capital .....	2,518,276	85.53	2,766,316	87.27	2,749,270	87.13	2,704,577	4,313,915	-8.97	-36.39
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	3,325,037	112.93	3,407,450	107.49	3,329,092	105.51	3,409,748	3,418,403	-2.42	-3.28
Common surplus .....	108,240	3.68	97,937	3.09	103,503	3.28	92,597	83,342	10.52	69.27
Retained earnings .....	-606,854	-20.61	-789,700	-24.91	-685,084	-21.71	-920,513	782,621		
Accumulated other comprehensive income .....	-308,147	-10.47	50,629	1.60	1,759	0.06	122,745	29,549		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	2,944,364	100.00	3,169,915	100.00	3,155,211	100.00	3,081,183	4,750,900	-7.12	-32.94
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	407,616	13.84	374,736	11.82	379,963	12.04	342,291	361,361	8.77	11.79
Notes payable to subsidiaries that issued TPS .....	407,616	13.84	374,736	11.82	379,963	12.04	342,291	361,361	8.77	-11.61
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	109	0	314	0.01	507	0.02	98	91	-65.29	21.11
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	12.81	10.52	72	16.66	12.64	78	15.56	11.94	81	-51.04	7.29	1	8.42	9.68	28
Bank net income / Average equity investment in banks	12.59	11.07	66	15.43	12.37	77	14.76	11.80	79	-47.87	7.45	1	8.27	10.51	24
Nonbank net income / Average equity investment in nonbanks	13.32	10.05	66	15.58	13.40	62	13.14	13.12	62	6.56	9.75	51	14.20	7.89	71
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	103.42	98.83	55	101.35	96.24	48	101.97	96.79	54		88.16		104.74	82.22	65
Nonbank net income / Parent net income	0.63	2.55	53	0.79	3.10	50	0.63	3.40	47		3.59		1.12	5.93	57
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	16.92	17.48	66	14.59	16.87	57	14.77	16.81	57	13.92	20.06	51	10.13	20.43	46
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	16.19	14.28	66	13.55	13.82	59	13.82	13.63	61	12.66	16.67	52	8.38	16.36	45
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	83	0.01	0.06	84	0.02	0.06	85	0	0.06	82	0	0.05	81
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	110.86	103.92	79	108.91	103.07	81	104.63	103.22	64	108.85	102.81	82	107.08	103.22	73
Total investment in subs / Equity capital	110.86	109.01	70	108.92	108.26	71	104.64	108.40	49	108.85	110.16	68	107.10	111.07	58
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.81	0.41	71	0.55	0.25	72	0.30	0.29	59		0.47		0.86	0.36	73
Equity investment in subs – equity cap / Net income-div (X)	1.75	1.23	68	0.94	0.83	70	0.54	1.05	44		1.82		1.82	1.22	75
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	99.33	126.15	39	110.88	138.64	45	203.55	152.85	71	137.28	136.59	60	105.88	177.68	25
Cash from ops + noncash items + op expense / Op expense + dividend	97.74	116.54	38	109.09	130.64	44	203.17	154.48	71	107.21	147.24	30	109.98	190.27	21
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-28.12	92.87	10	117.50	103.17	64	168.83	98.54	89	103.13	134.08	38	106.68	116.34	44
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,343.50	1,417.74	64	1,789.05	1,667.11	70	3,340.32	1,770.77	83	1,377.29	1,539.23	65	943.38	1,632.83	41
Dividends + interest from subsidiaries / Interest expense + dividends	106.77	140.52	42	117.32	153.06	45	220.35	174.12	68	152.99	150.43	60	117.84	210.80	21
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	1,557.32	28.68	98	712.99	41.77	96	828.99	47.61	96		35.64		3,891.15	57.11	98
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	5	3.32	69	4.82	3.64	63	8.71	3.44	83	4.35	3.85	59	1.72	2.64	49
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.01	1.69	37	0.01	1.79	38	0.01	1.76	40	0.07	2.66	47	0.06	5.62	42
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

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## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	100.74	82.17	73	89.16	78.46	64	46.63	66.37	39	70.24	81.10	47	93.73	57.84	80
Dividends declared / Net income .....	53.91	34	87	41.57	25.30	84	43.99	28.27	82		42.29		52.52	33.08	82
Net income – dividends / Average equity.....	5.90	7.04	44	9.74	9.64	58	8.72	8.62	58	-55.72	4.14	0	4	6.46	19
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	104.90	128.25	45	107.45	139.49	42	215.29	155.92	70	152.65	132.17	61	116.15	178.13	33
Dividends from nonbank subsidiaries .....	1.88	2.20	75	9.87	3.97	82	5.07	4.90	73	0.33	3.41	63	1.69	7.53	63
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	106.77	168.66	37	117.32	193.08	40	220.35	203.53	64	152.99	174.85	53	117.84	260.40	22
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	54.69	43.08	57	44.07	36.56	59	92.86	45.96	90		60.28		58.24	66.55	37
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24		0.36		0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38		1.47		0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47		0		0	0	46
Operating income from bank subsidiaries .....	54.69	46.71	55	44.07	38.35	57	92.86	51.33	89		62.88		58.24	69.36	34
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	160.11	45.98	90	518.98	54.17	96	352.82	62.63	93	24.33	56.39	45	79.37	82.95	56
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	160.11	54.49	89	518.98	76.16	95	352.82	87.22	91	24.33	79.84	35	79.37	150.41	43
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	98.18	65.33	65	87.83	67.82	42	96.51	74.16	51	99.78	69.76	83	98.56	67.32	71
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	98.18	75.26	50	87.83	81.78	32	96.51	83.13	38	99.78	82.20	75	98.56	78.80	56
Dividends from nonbank subsidiaries .....	1.76	3.28	72	8.07	2.67	85	2.27	3.07	73	0.22	1.95	61	1.43	2.65	66
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	1.76	5.58	65	8.07	6.48	79	2.27	4.67	67	0.22	4.70	50	1.43	7.29	54
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.16			28.31			26.38			27.08			28.33	